

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Adriane Christine Calcote
Cameron Dwayne Hambrick, Debtors**

**Case No. 25-01041-JAW
CHAPTER 13**

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND
LIEN AVOIDANCE**

The above-named Debtors have filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Thad Cochran U.S. Courthouse, 501 E. Court Street Suite 2.300 Jackson, MS 39201 on or before July 14, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtors, and Attorney for Debtors.

Objections to confirmation will be heard and confirmation determined on July 21, 2025 at 10:00 AM in the Thad Cochran U.S. Courthouse, Bankruptcy Courtroom 4C, 501 East Court Street, Jackson, MS 39201, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: April 28, 2025

*/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

Fill in this information to identify your case:

Debtor 1	Adriane Christine Calcote
	Full Name (First, Middle, Last)
Debtor 2	Cameron Dwayne Hambrick
(Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	SOUTHERN DISTRICT OF MISSISSIPPI
Case number:	_____
(If known)	_____

Check if this is an amended plan, and list below the sections of the plan that have been changed.

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Length of Plan.

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$266.65 (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

TBL Security
4121 Old West Rd
Starkville MS 39759-0000

Debtor Adriane Christine Calcote
Cameron Dwayne Hambrick Case number _____

Joint Debtor shall pay **\$266.65** (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

TBL Security
4121 Old West Rd
Starkville MS 39759-0000

2.3 Income tax returns/refunds.

Check all that apply

- Debtor(s) will retain any exempt income tax refunds received during the plan term.
- Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply.

- None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. *Check one..*

- None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.
- The claims listed below were either:

- (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
- (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling.

Name of Creditor	Collateral	Amount of claim	Interest rate*
Cadence Bank	2020 Ford Mustang 57432 miles	\$29,924.00	10.00%

*Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District.

Insert additional claims as needed.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.

- None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

Debtor Adriane Christine Calcote
Cameron Dwayne Hambrick Case number _____

3.5 Surrender of collateral.

Check one.

- None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

- No look fee: 4,000.00

Total attorney fee charged: \$4,000.00

Attorney fee previously paid: \$267.00

Attorney fee to be paid in plan per confirmation order: \$3,733.00

- Hourly fee: \$ _____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

- None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations.

- None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- The sum of \$ 100.00 % of the total amount of these claims, an estimated payment of \$ 23,106.66
 The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 1,689.04. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). *Check one.*

- None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

Debtor Adriane Christine Calcote
Cameron Dwayne Hambrick Case number _____

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signatures:

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Adriane Christine Calcote
Adriane Christine Calcote
Signature of Debtor 1

Executed on April 23, 2025

583 Old Jackson Rd. Apt 114

Address **Canton MS 39046-0000**

City, State, and Zip Code

Telephone Number

X /s/ Cameron Dwayne Hambrick
Cameron Dwayne Hambrick
Signature of Debtor 2

Executed on April 23, 2025

583 Old Jackson Rd. Apt 114

Address **Canton MS 39046-0000**

City, State, and Zip Code

Telephone Number

X /s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. 103469
Signature of Attorney for Debtor(s)
P.O. Box 13767
Jackson, MS 39236
Address, City, State, and Zip Code
601-500-5533
Telephone Number
trollins@therollinsfirm.com
Email Address

Date April 23, 2025
103469 MS
MS Bar Number

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., attorney for the Debtors, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following party to be served electronically via ECF:

Case Trustee
Office of the US Trustee

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: April 28, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
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4 **UNITED STATES BANKRUPTCY COURT**
5 **SOUTHERN DISTRICT OF MISSISSIPPI**
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8 IN RE:
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10 ADRIANE CHRISTINE CALCOTE
11 CAMERON DWAYNE HAMBRICK
12

13 CASE NO: 25-01041
14 **DECLARATION OF MAILING**
15 **CERTIFICATE OF SERVICE**
16 Chapter: 13
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18 On 4/28/2025, I did cause a copy of the following documents, described below,
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20 Notice and Plan
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to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 4/28/2025

24 /s/ Thomas C. Rollins, Jr.
25 Thomas C. Rollins, Jr.
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The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

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3 **UNITED STATES BANKRUPTCY COURT**
4 **SOUTHERN DISTRICT OF MISSISSIPPI**

5 IN RE:

6 ADRIANE CHRISTINE CALCOTE
7 CAMERON DWAYNE HAMBRICK

CASE NO: 25-01041

CERTIFICATE OF SERVICE
DECLARATION OF MAILING

Chapter: 13

11 On 4/28/2025, a copy of the following documents, described below,

12 Notice and Plan

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19 were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient
20 postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth
herein.

21 The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above
22 referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of
Service and that it is true and correct to the best of my knowledge, information, and belief.

23 DATED: 4/28/2025

24 
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26 Miles Wood
27 BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
 NCRS ADDRESS DOWNLOAD
 CASE 25-01041
 SOUTHERN DISTRICT OF MISSISSIPPI
 MON APR 28 12-9-13 PST 2025

EXCLUDE

~~US BANKRUPTCY COURT~~
~~THAD COCHRAN US COURTHOUSE~~
~~501 E COURT STREET~~
~~SUITE 2300~~
~~JACKSON MS 39201 5036~~

ADVANCE RECOVERY
 PO BOX 919
 JACKSON MS 39205-0919

AFFIRM INC
 ATTN BANKRUPTCY
 650 CALIFORNIA ST
 FL 12
 SAN FRANCISCO CA 94108-2716

BRAND SANFORD PLLC
 125 S CONGRESS ST
 FLOOR 15
 JACKSON MS 39201-3393

CADENCE BANK
 ATTN BANKRUPTCY
 800 POST OAK BLVD
 STE 3800
 HOUSTON TX 77056-3200

CADENCE BK
 POB 3370
 TUPELO MS 38803-3370

CAPITAL ONE
 ATTN BANKRUPTCY
 PO BOX 30285
 SALT LAKE CITY UT 84130-0285

CREDIT ONE BANK
 6801 CIMARRON RD
 LAS VEGAS NV 89113-2273

DISCOVER FINANCIAL
 ATTN BANKRUPTCY
 PO BOX 3025
 NEW ALBANY OH 43054-3025

EDFINANCIAL SERVICES
 ATTN CLAIMS
 PO BOX 36008
 KNOXVILLE TN 37930-6008

FAST PACE
 PO BOX 306415
 NASHVILLE TN 37230-6415

JPMCB
 MAILCODE LA47100
 700 KANSAS LANE
 MONROE LA 71203-4774

(P)MISSION LANE LLC
 PO BOX 105286
 ATLANTA GA 30348-5286

(P)SELF INC
 901 E 6TH STREET SUITE 400
 AUSTIN TX 78702-3241

SYNCHRONY BANK
 ATTN BANKRUPTCY
 PO BOX 965060
 ORLANDO FL 32896-5060

TYLER HOMES MEMORIAL
 409 TYLER HOMES DR
 1521
 WINONA MS 38967-1599

UMMC
 PO BOX 3488
 DEPT 05-077
 TUPELO MS 38803-3488

EXCLUDE

UNITED STATES TRUSTEE
 501 EAST COURT STREET
 SUITE 6 430
 JACKSON MS 39201 5022

DEBTOR

ADRIANE CHRISTINE CALCOTE
 583 OLD JACKSON RD APT 114
 CANTON MS 39046-9339

CAMERON DWAYNE HAMBRICK
 583 OLD JACKSON RD APT 114
 CANTON MS 39046-9339

EXCLUDE

THOMAS CARL ROLLINS JR
 THE ROLLINS LAW FIRM PLLC
 PO BOX 13767
 JACKSON MS 39236 3767

TORRI PARKER MARTIN
 TORRI PARKER MARTIN CHAPTER 13
 BANKRUPT
 200 NORTH CONGRESS STREET STE 400
 JACKSON MS 39201-1902